

Information to identify the case:

Debtor 1	Dawn M. Sparany	Social Security number or ITIN	xxx-xx-4973
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-35915-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn M. Sparany
aka Dawn M. Hamel, dba Once Upon a Magical
Vacation, LLC

3/29/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dawn M. Sparany
 Debtor

Case No. 17-35915-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db
 517252650 Dawn M. Sparany, 49 Adamston Dr, Brick, NJ 08723-8004
 AR Resources Inc- Myriad Emergency Phy, Bankruptcy, PO Box 1056,
 Blue Bell, PA 19422-0287
 517252649 Amerassist/AR Solutions, 455 Hutchinson Ave Ste 5, Columbus, OH 43235-5656
 517252651 Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
 517252654 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 Saint Louis, MO 63179-0040
 517252655 Coastal Imaging LLC, PO Box 6750, Portsmouth, NH 03802-6750
 517252657 Disney Movie Club, PO Box 758, Neenah, WI 54957-0758
 517252658 Energetic Health-Universal Guardian, Omega RMS, LLC, PO Box 801688,
 Kansas City, MO 64180-1688
 517252659 Integrative Nutrition Inc., 245 5th Ave Fl 7, New York, NY 10016-8718
 517252661 Myriad Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
 517252663 North Shore Agency, PO Box 9221, Old Bethpage, NY 11804-9021
 517252664 Ocean Medical Center, PO Box 650292, Dallas, TX 75265-0292
 517252666 Philip B. Willette Co., Esq., PO Box 26042, Columbus, OH 43226-0042
 517252667 RMB, Inc., 409 Bearden Park Cir, Knoxville, TN 37919-7448
 517252668 The Goddard School, c/o Kathleen R. Wall, Esq., PO Box A, Manasquan, NJ 08736-0631

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2018 02:40:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2018 02:40:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517252652 EDI: CAPITALONE.COM Mar 30 2018 06:24:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517252653 EDI: CHASE.COM Mar 30 2018 06:23:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 517252656 EDI: WFNBNB.COM Mar 30 2018 06:23:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 PO Box 182125, Columbus, OH 43218-2125
 517252660 EDI: CBSKOHL.COM Mar 30 2018 06:23:00 Kohls/Capital One, Kohls Credit, PO Box 3043,
 Milwaukee, WI 53201-3043
 517252662 EDI: NAVIENTFKASMSERV.COM Mar 30 2018 06:23:00 Navient, Attn: Bankruptcy, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 517252665 E-mail/Text: OMCbankruptcy@hackensackmeridian.org Mar 30 2018 02:41:37 Ocean Medical Center,
 PO Box 417140, Boston, MA 02241-7140
 517252669 EDI: TFSR.COM Mar 30 2018 06:23:00 Toyota Motor Credit Co, PO Box 8026,
 Cedar Rapids, IA 52408-8026

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
 Marc C. Capone on behalf of Debtor Dawn M. Sparany mcapone@caponeandkeefe.com,
 docs@caponeandkeefe.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Mar 29, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5